

Raymond & Raymond, Esqs.
Attorneys at Law
7 Glenwood Avenue, 4th Floor
East Orange, New Jersey 07017
(973) 675-5622 Phone; (408) 519-6711 Telefax
Email: herbertraymond@gmail.com
Herbert B. Raymond, Esq., Kevin DeLyon, Esq., Jeff Raymond, Esq.
Attorneys for the Debtor(s)

IN RE:	UNITED STATES BANKRUPTCY COURT
	DISTRICT OF NEW JERSEY
	CHAPTER 13
	CASE NO.: 19-15753 (CMG)
ALLEN MIDDLETON,	
DEBTORS (S) .	

DEBTOR'S CERTIFICATION RELATING
TO MODIFIED CHAPTER 13 PLAN

Allen Middleton, Debtor in the above-captioned matter, of full age, hereby certifies as follows:

1. I am the Debtor in the above-captioned matter and I am filing this brief certification in support of the Modified Chapter 13 Plan which was filed.

2. Specifically, the Certification relates to the extension of the plan, under the 'Cares Act', Section 1113, to seven years. That Section of the newly enacted law amends Section 1329 of the Bankruptcy Code by allowing plan modification, upon the Debtor's request. It allows modification if:

a. "the debtor is experiencing or has experienced a material financial hardship due, directly or indirectly, to the Corona Virus Disease 2019 (COVID-19) Pandemic; and the modification is approved after notice and a hearing.

3. A plan under this section, "may not provide for payments over a period that expires more than 7 years after

1 the time that the first payment under the original confirmed plan
2 was due."

3 4. I believe that I have directly experienced a material
4 financial hardship as a result of the health pandemic allowing
5 the plan extension to seven years as provided for in the Cares
6 Act.

7 5. Specifically, I lost my job in May due to the Pandemic
8 and was out of work for one month. During this time I endured a
9 hardship and fell behind on my obligations. Furthermore, I have
10 been facing health issues of late and am currently on short term
11 disability which has only exacerbated the hardship caused by my
12 unemployment.

13 6. I sincerely believe that this qualifies as a material
14 financial hardship as defined by Congress under the Care Act
15 allowing for the extension of the plan term to seven years to
16 alleviate or lessen my financial obligations.

17 7. I certify that this information is true and correct.

18 Dated: August 7, 2020

/S/ ALLEN MIDDLETON

19 ALLEN MIDDLETON, DEBTOR
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